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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (703) 872-9306 and that a confirmation copy is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: January 19, 2005

By: 
Beverly Fletcher

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s): **Mark E. Robinson et al.** Attorney Docket No.: **70655.3500**
Serial No.: **10/709,859**; Confirmation No.: **3858** Group Art Unit: **2876**
Filed: **June 2, 2004** Examiner: **Edwyn Labaze**
Title: **TRANSACTION AUTHORIZATION SYSTEM AND METHOD**

REPLY

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on October 19, 2004, of which this reply is timely filed within the three-month shortened statutory period for response, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.